

Appl. No. : 09/992,348
Applicant : Margaret Sue Ellis
Filed : November 21, 2001
TC/A.U. : 3691
Examiner : Liu, I. Jung

Confirmation No. 7197

Docket No. : 1366/US (formerly 10017.00)
Customer No. : 20686

For: : CREDIT RISK MANAGING LOAN POOLS

MAIL STOP AMENDMENT
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO RESTRICTION REQUIREMENT

Sir:

In response to the Office action of January 22, 2007, please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims begin on page 5 of this paper.

Remarks begin on page 12 of this paper.